

## Bottom Lines

I've gone through all the junk fees and, surprisingly, many are legitimate.

Some, mysterious! "Resubmittance Regulatory Charge Per Legislative Act" as an example. But for 348.27, well, you can't fuss over peanuts on a 500,000 mortgage--Worldly Accountant's Rule.

As to your overall suspicion that the re-financing was really a screwing? No more than ordinary.

Over the term of fifteen years, you end up saving a little more than a thousand.

You're gonna give me a thousand, so you end up pennies ahead. Consumer of the Month!